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PATENT
ATTORNEY DOCKET: 47004.000276

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/784,968 Confirmation No.: 8475
Applicant : Connie COLMAN et al.
Filed : February 25, 2004
Title : METHOD AND SYSTEM FOR REAL ESTATE LOAN
ADMINISTRATION
TC/Art Unit : 3624
Examiner: : Unassigned

Docket No. : 47004.000276
Customer No. : 21967

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants are submitting herewith copies of the references listed on the attached Form PTO-SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

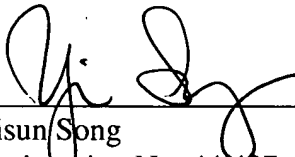
In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: July 14, 2004

By:


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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/784,968
Filing Date	February 25, 2004
First Named Inventor	Connie COLMAN et al.
Art Unit	3624
Examiner Name	Unassigned
Attorney Docket Number	47004.000276

Sheet 1 of 1

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
	1.	WO	93/08545	04/29/93	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
	2.	WO	96/08783	03/21/96	Stein et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
	3.	WO	91/16691	10/31/91	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	4.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95, 2 pages		
	5.	PRIYA, MALHOTRA, "Clearing House Enumerates e-Payments Ills," American Banker The Financial Services Daily, Tuesday, August 13, 2002, 2 pages		
	6.	Financial News, "Wells Fargo Rolls Out Nationwide Lockbox Check Conversion," PR Newswire Association, April 22, 2003, 2 pages		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.